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September 7, 2005

FDIC, San Francisco Regional Office  
Director: Johns F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 94105

Re: Wal-Mart Bank

Dear Mr. Carter:

I have been in community banking for the past 30 years in a rural area in Southeast, Iowa. We have always been a proponent of keeping banking and commerce a separate entity. Small community banks have been the lifeblood of communities for years and years. They tend to see, feel and understand small business and are willing to work harder to keep their fellow business's alive and well.

I have seen the devastation that Wal-Mart has brought to small communities by them using their vast resources to drive out community businesses such as grocery stores, pharmacies and hardware stores. Imagine a Wal-Mart Bank disfavoring small businesses that compete with Wal-Mart and favoring Wal-Mart suppliers and credit decisions or requiring Wal-Mart suppliers to bank with Wal-Mart Bank.

By allowing Wal-Mart Bank in every store it would present a dangerous and unprecedented concentration of economic power that would be unfavorable for the lifeline of economic development in the heartland of America.

I know and FDIC knows that the banking industry is alive and well and is providing the economic vitality that is required to keep and promote economic development in our nation.

Sincerely Yours,

Robert G. Meyer  
President

RGM/alr

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